

***Joan Angelakis v. Phenix Mutual Fire Insurance Company***

Held December 3, 2014– Docket No. INS-14-2111

Decision Issued: December 12, 2014

The named insured requested a hearing to contest the cancellation of a commercial property policy for substantial changes that increase the risk. The company did not establish any change since the policy's renewal date.

**Held:** For the insured. 24-A M.R.S. § 3007(2)(C) allows cancellation of a commercial property policy for a substantial change in the risk that increases the risk of loss after the coverage has been issued or renewed. The company did not establish the property's condition at the time the policy renewed and therefore could not document a change in that condition.